



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2022

To 31<sup>st</sup> March 2023

Charity name: Knutsford and District University of the Third Age

Charity registration number: 1139427

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of Knutsford U3A is the advancement of education, and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>We are a self-help learning organisation for all local retired people who wish to join activities that will develop learning, skills, personal development, enjoyment and friendship. We have three main kinds of activities.</p> <p>We normally hold monthly meetings, with speakers on a wide range of topics, followed by refreshments and social interaction.</p> <p>We currently have 49 Activity Groups, offering a wide range of learning experiences to suit different interests. They are led by Group leaders, giving their time, often supported by a planning group. They are supported by the Committee through networking and training sessions.</p> <p>We have subcommittees which organise our speakers and outings, including trips to places of interest, and to concerts and theatres. We produce regular newsletters to keep our members informed of our activities, and those of our wider u3a network (such as Summer Schools).</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have regard to the guidance issued by the Charity Commission on public benefit.

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
--	----------------	--

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Our membership at the end of March 2023 was 682, with an additional 45 Associate Members (those who are also members of other u3as). Our membership is back to the same level (about 700) as it was pre-Covid.</p> <p>At the beginning of this period our activities were still recovering from the effects of the pandemic. While our u3a was fully open, there was a lot of testing and some disruption as members had to self-isolate at short notice if they had a positive test result. Also, a number of activity groups that had stopped running during the lock-down period, failed to restart as conditions improved. Towards the end of the period, we welcomed five new activity groups: two 5Km walking groups, classical Greek, yoga and senior fitness; bringing our total number of activity groups to 49.</p> <p>Our Outings sub-committee has been very active this year organising six trips to places of interest including a five-day trip to Northumberland. They also organised seven trips to concerts or the theatre.</p> <p>The Committee organised two events that support our organisation to grow and thrive. In the autumn we had a group leaders' catch-up which also includes key members involved in the organisation of our u3a, such as the technical team, and the Outings' and</p>

		<p>Speakers' committees. This is a networking event, usually with a theme, so that key members can share ideas and experiences to develop our organisation. In September we held our 'Showcase event' with displays provided by many Activity groups so that both members and the wider public can get a better idea of what we do, and the groups themselves can attract new members.</p> <p>In addition to our monthly meetings where an outside speaker gives a talk, we have started our 'Hidden Talents' programme which involves presentations by Knutsford u3a members on a topic of their choice to the membership. During this period, we had four presentations on a diverse range of subjects which were very well received, and we intend to continue this new programme into the future.</p> <p>Towards the end of the period the Committee made the decision to claim for Gift Aid on our subscriptions starting with the renewals in April 2023.</p> <p>.</p>
--	--	--

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our 'core' income and expenditure relates to the income (principally from membership subscriptions), and the running costs of the charity. This is 'unrestricted funds' in the accounts. At the end of the financial year, our income was £12,486, and our expenditure was £8,778. Our other funds are 'restricted funds', and they relate to the Activity Groups and the outings, each of which are self-funded. This income was £49,210, and the expenditure was £46,327. Our financial situation is healthy, and at the end of March 2023, we held £12,434 in unrestricted funds, and £8,816 in the restricted funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our reserves policy is to maintain a level of reserves at a figure of 6 months running costs for our 'core' organisation. This is to allow for contingencies, such as the need to replace or acquire necessary equipment, and unexpected expenses. For next year, we are planning to reduce our membership subscription with a view to gradually reduce the level of our reserves.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	

Other		
-------	--	--

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	We are governed by our Constitution, first adopted in 2010, and changed to a modified version of the u3a model constitution approved at our AGM of November 2020.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are an independent charity, which is a member of the Third Age Trust, as an unincorporated association.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	We carry out induction for new trustees, using written information, discussion, and observation at Committee meetings etc.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We are an independent charity, and are members of the national body, the Third Age Trust. We maintain relationships with other local U3As, through the South and Mid Cheshire Cluster Group, and the North West Network.
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Knutsford and District U3A
Other name the charity uses	Knutsford U3A
Registered charity number	1139427
Charity's principal address	10 Beechwood, Bowdon, Altrincham, Cheshire WA14 3DW



## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Barley	Chair		
2	Adrian Long	Treasurer		
3	Susan Allan	Secretary		
4	Roger Brown			
5	Tony Axon			
6	Georgina Blackburn			
7	Wendy Brooks			
8	Stuart Allan			
9	Irene Hardy			
10	Helen Smith			
11	Robert Watson			
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Corporate trustees – names of the directors at the date the report was approved

Director name		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

--

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

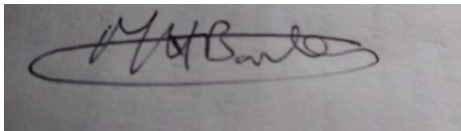
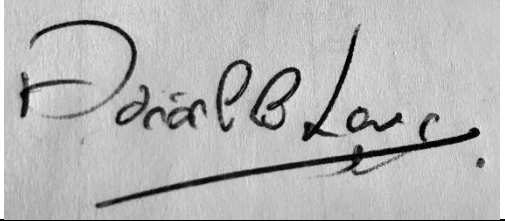
## Other optional information

--

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mark Howard Barley	Adrian Long
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	22/11/2023	

## Knutsford u3a Income Expenditure Account & Balance Sheet

Financial Year 2022/23					
	2022/23 Unrestricted Funds	2022/23. Restricted Funds		2022/23 TOTAL	2021/22. TOTAL
<b>Income</b>					
Subscriptions	£ 4,031.00			£ 4,031.00	3,282.00
PayPal	£ 8,190.05			£ 8,190.05	3,655.73
Activity receipts		£ 43,061.45		£ 43,061.45	22,721.87
Sundry Cash Income	£ 265.00	£ 6,148.92		£ 6,413.92	3,803.38
<b>Total Income</b>	<b>£ 12,486.05</b>	<b>£ 49,210.37</b>		<b>£ 61,696.42</b>	<b>33,462.98</b>
<b>Expenditure</b>					
Activity Payments	0.00	40,245.13		40,245.13	22,458.06
Room Hire / Rent	1,609.00	0.00		1,609.00	676.50
U3A Suscriptions	2,988.00	0.00		2,988.00	2,611.50
U3A Beacon	736.00	0.00		736.00	725.00
U3A Publications	1,669.29	0.00		1,669.29	1,687.02
Speakers Fees	891.00	0.00		891.00	1,348.00
Postage and stationery	420.48	0.00		420.48	519.64
Equipment	94.80	0.00		94.80	301.37
IT & Web	240.06	0.00		240.06	180.00
Training & Networking	155.64	0.00		155.64	259.20
Travel	0.00	0.00		0.00	0.00
Promotional Cost	4.00	0.00		4.00	508.81
Accountancy	0.00	0.00		0.00	0.00
Misc inc Gifts	0.00	0.00		0.00	97.00
Sundry	(30.00)	6,081.64		6,051.64	4,003.31
<b>Total Expenditure</b>	<b>8,778.27</b>	<b>46,326.77</b>		<b>55,105.04</b>	<b>35,375.41</b>
<b>Surplus / Deficit</b>	<b>3,707.78</b>	<b>2,883.60</b>		<b>6,591.38</b>	<b>(1,912.43)</b>
<b>Statement of Assets and Liabilities at 31st March 2023</b>					
	2022/23 Unrestricted Funds	2022/23. Restricted Funds		2022/23 TOTAL	2021/22. TOTAL
<b>Monetary Assets</b>					
Bank Current	£ 12,433.74	£ 7,961.24		£ 20,394.98	£ 17,635.79
Cash in Hand		£ 854.90		£ 854.90	£ 787.62
	<b>£ 12,433.74</b>	<b>£ 8,816.14</b>		<b>£ 21,249.88</b>	<b>£ 18,423.41</b>
<b>Accumulated Funds</b>					
Balance at 01/04/22	£ 9,418.25	£ 8,217.54		£ 17,635.79	£ 15,745.10
Cash Opening Balance		£ 787.62		£ 787.62	
Surplus / Deficit	£ 3,707.78	£ 2,883.60		£ 6,591.38	£ (1,912.43)
Accruals & PP	£ (692.29)	£ (3,072.62)		£ (3,764.91)	£ 4,590.74
<b>Balance at 31/03/23</b>	<b>£ 12,433.74</b>	<b>£ 8,816.14</b>		<b>£ 21,249.88</b>	<b>£ 18,423.41</b>
<b>Balance Error</b>	£ 0.00	£ 0.00		£ 0.00	£ 0.00



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Knutsford & District u3a

On accounts for the year  
ended

31<sup>st</sup> March 2023

Charity no  
(if any)

1139427

Set out on pages

3, 4, 5

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31 March 2023

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the  
accounts in accordance with the requirements of the Charities Act 2011  
("the Act").

I report in respect of my examination of the Trust's accounts carried out  
under section 145 of the 2011 Act and in carrying out my examination, I  
have followed all the applicable Directions given by the Charity Commission  
under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have  
come to my attention in connection with the examination (other than that  
disclosed below \*) which gives me cause to believe that in, any material  
respect:

- the accounting records were not kept in accordance with section 130  
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements  
concerning the form and content of accounts set out in the Charities  
(Accounts and Reports) Regulations 2008 other than any requirement  
that the accounts give a 'true and fair' view which is not a matter  
considered as part of an independent examination.

I have no concerns and have come across no other matters in connection  
with the examination to which attention should be drawn in this report in  
order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

*R Beale*

Date:

18<sup>th</sup> October 2023

Name:

Robert David Beale

Relevant professional  
qualification(s) or body  
(if any):

Address:

1 Styral Close, Kingsmead,



Northwich
CW9 8FG

**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

## **Independent Examiner's Report to the Trustees of Knutsford u3a**

A report to the trustees on my examination of the accounts of the Knutsford u3a for the year ended 31 March 2023.

### **General Comments**

The Knutsford u3a gross income exceeds £25,000 and therefore requires an independent examination to satisfy the Trustees that there are no material matters of concern.

I have completed an examination of the Summary Income & Expenditure Account, the Spreadsheet Accounts and the support documentation. The accounts are accurately recorded on spreadsheets and the support documentation is clearly contained in a lever arch file. The records are kept in a way that makes it easy to track spreadsheet entries to the support documentation and hence the accounts are clear and transparent.

The inspection included a detailed check on the income and expenditure figures in the Summary Accounts against the account spreadsheets. In all but one cases the information recorded was found to be accurate.

The spreadsheet banking records and reconciliations were checked against the Natwest bank statements for the "Main" and "Activity" accounts. All were found to agree.

As a secondary check of the accounting system, a random number of the individual spreadsheet entries were checked with the receipt and expenditure documentation. All the entries, that were checked, had support documentation which was accurate.

My observations and queries arising during the inspection were raised with Adrian Long by email. They were also discussed directly in a meeting on 13<sup>th</sup> September 2023.

### **Recommendations and Suggestions**

- Knutsford u3a have a significant balance in their "Unrestricted" account. It represents the equivalent of 12 months membership subscriptions or 17 months of annual expenditure. The Trustees should consider reducing the annual subscription for next year in order to reduce this balance.
- Groups and Activity incomes are recorded separately in the accounts spreadsheets but then the Groups Income is recorded under "Sundry Income" in the Summary Accounts. I would recommend that there is more clarity in how income is recorded in the Summary Accounts.

- There is also a lack of clarity in how the Groups Expenditure is recorded in the Summary Accounts. It is recorded under the heading “Sundry” and includes Hall rental and Other from the account’s spreadsheets. I recommend that these expenditures are recorded separately.

Robert Beale

4<sup>th</sup> October 2023

The examiner is Treasurer and Trustee for Northwich u3a and is independent and has no connection with Knutsford u3a. Relevant experience includes 30 years of experience preparing and managing departmental budgets and as a qualified auditor of regulatory compliance, management systems and procedures.

### **Support Information**

- 1 List of Checks made during the examination process.

## List of Examination Checks

### 1. Accounts Reporting System Check

There are acceptable computerised spreadsheets for data recording and report production

### 2. Accounts Records/Documentation System Check

The main records are contained in a segmented lever arch file with separate sections for bank statements, invoices and receipts.

### 3. Summary Accounts Report Check

All the entries in the Summary Account were checked with the source data in the individual spreadsheets and the carry forward figures were checked against the Summary account for the previous year.

### 4. Accuracy of Spreadsheets Check

A random check was made on the row and column totals in the spreadsheets and some of the formulae for calculating totals was checked

### 5. Hardcopy documentation Spot Checks

A random number of checks were made to verify that there were both receipt and invoice documentation and they agreed with the entries within the various spreadsheets. *No serious anomalies were identified but I was confused where some payments in were collectively recorded and SumUp payments "in" were recorded as including the transaction charge and then the transaction charge recorded as a payment "out".*

### 6. Check on Assets and Reconciliations

Hardcopy bank statements were checked against the monthly reconciliations for both the "Main" and the "Activity" accounts.